

## Universal Access to Lifelong Learning

The Vision: Today the United States faces a crossroads, as a global knowledge economy demands a new level of knowledge, skills, and abilities on the part of our citizens. In earlier critical moments in our nation's history, federal initiatives aimed at expanding the role of education had great impact on America, e.g. the Land Grant Acts in the 19<sup>th</sup> century to provide higher education to the working class, universal access to secondary education in the early 20<sup>th</sup> century, and the G. I. Bill enabling the college education of the returning veterans of World War II. Today, as our nation undergoes a transition from an industrial to a knowledge-based economy, it is time for the United States to take bold action, completing in a sense the series of these earlier federal education initiatives, by providing all American citizens with *universal access to lifelong learning opportunities*, thereby enabling participation in the world's most advanced knowledge society.

The Rationale: The needs for lifelong learning opportunities in a knowledge society are manifold. The shelf life of education early in one's life, whether K-12 or higher education, is shrinking rapidly in face of the explosion of knowledge in many fields. Today's students and tomorrow's graduates are likely to value access to lifelong learning opportunities more highly than job security, which will be elusive in any event. They understand that in the turbulent world of a knowledge economy, characterized by outsourcing and off-shoring to a global workforce, employees are only one paycheck away from the unemployment line unless they commit to continuous learning and re-skilling to adapt to every changing work requirements. Furthermore, longer life expectancies and lengthening working careers create additional needs to refresh one's knowledge and skills. Even today's college graduates expect to change not simply jobs but entire careers many times throughout their lives, and at each transition point, further education will be required—additional training, short courses, degree programs, or even new professions. And, just as students increasingly understand that in a knowledge economy there is no wiser personal investment than education, many nations now accept that the development of their human capital through education must become a higher priority than other social priorities, since this is the only sure path toward prosperity, security, and social well-being in a global knowledge economy.

Of course, establishing as a national goal the universal access to lifelong learning would require not only a very considerable transformation and expansion of the existing

post-secondary education enterprise, but it would also require entirely new paradigms for the conduct, organization, financing, leadership, and governance of higher education in America. For example, most of today's colleges and universities are primarily designed to serve the young—either as recent high school graduates or young adults early in their careers. Yet achieving the objective of universal access to lifelong learning would expand enormously the population of adult learners of all ages. Traditional university characteristics such as residential campuses designed primarily to socialize the young with resources such as residence halls, student unions, recreational facilities, and varsity athletics would have marginal value to adult learners with career and family priorities. Such universal lifelong learning could change dramatically the higher education marketplace, providing for-profit institutions already experienced in adult education with significant advantages. Furthermore, providing lifelong learning opportunities to adults with career and family responsibilities will likely require a considerable expansion of technology-mediated distance learning.

Possible Strategies: One approach would be to utilize a combination of transportable education savings accounts and loans (e.g., Lifelong Learning Accounts or LiLa's), perhaps indexed to future earnings much like Social Security by mandatory earmarking of a portion of an individual's earnings over their careers as a source of funds for their education. Here, in contrast to Social Security that amounts to saving over a career for one's relatively unproductive golden years, instead one would be borrowing and investing on the front-end to enhance their personal productivity and hence prosperity throughout their lives through future education. By making such education savings accounts mandatory, again like Social Security, one would create a sense of ownership on the part of students, thereby making it more likely that they would seek to take advantage of the educational opportunities provided by their account. A variation on this theme would be to access the capital markets by using the government (either federal or state) to borrow money at low interest rates to be loaned to students, and then provide strong tax incentives to employers to assist students in paying off these loans during employment. Note employer participation would bring another very important consumer to the table, since clearly employers (private or public) would want to demand high quality learning experiences in disciplines of importance to their enterprise if they are going to pay off the student loans of their employees.

A second approach would be an analog to the Land Grant Acts of the 19<sup>th</sup> Century that assisted the nation in evolving from an agrarian frontier society into an industrial nation. One might imagine a *Learn Grant Act for the 21<sup>st</sup> Century* to assist the

United States in evolving still further to respond to the challenges of a global knowledge economy. It would focus on developing our most important asset, our human resources, as its top priority, along with the infrastructure necessary to sustain a knowledge-driven economy. Patterned after the Land Grant Acts, the Learn Grant Act would involve a partnership among the federal government, the states, and the higher education enterprise in which the federal government would provide assets comparable to the land grants (e.g., the funds resulting from the sale or lease of the digital spectrum), the states would commit to providing base support necessary to ensure access to post-secondary education for their populations, and higher education institutions would commit to the major transformations necessary to provide life-long learning opportunities of high quality, affordable cost, and necessary flexibility (asynchronous and ubiquitous learning), along with the other knowledge services needed by our society. However, since the growth in the learning population enabled by universal access to lifelong learning would be financed primarily from private sources, this would also require a partnership among students (learners and borrowers), employers (financiers), and government (facilitators).

A Challenge to America: The nation would accept its responsibility as a democratic society in an ever more competitive global, knowledge driven economy to provide all of its citizens with the educational, learning, and training opportunities they need, throughout their lives, whenever, wherever, and however they need it, at high quality and affordable costs, thereby enabling both individuals and the nation itself to prosper. While the ability to take advantage of educational opportunity always depends on the need, aptitude, aspirations, and motivation of the student, it should not depend on one's socioeconomic status. *Access to lifelong learning opportunities should be a right for all rather than a privilege for the few if the nation is to achieve prosperity, security, and social well-being in the global, knowledge- and value-based economy of the 21<sup>st</sup> century.*